Case 08-72496 Doc 1 Filed 08/05/08 Entered 08/05/08 09:00:29 Desc Main Document Page 1 of 55

	States l							Voluntary Petition
Name of Debtor (if individual, enter Last, Firs Shaw, Raymond Jr.	et, Middle):					ebtor (Spouse v, Rhonda l		, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  FKA Rhonda L Gulley			
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)	payer I.D. (IT	TIN) No./0	Complete E		our digits of the than one, section 201		· Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 4738 Charing Drive Rockford, IL	, and State):		ZIP Code	Street 47		f Joint Debtoring Drive	(No. and St	reet, City, and State):  ZIP Code
County of Residence or of the Principal Place Winnebago	of Business:	(	61114		y of Reside	ence or of the	Principal Pl	ace of Business:
Mailing Address of Debtor (if different from st	treet address)	:		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):
		Г	ZIP Code					ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	or	•						·
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	in 11 U Railroi Stockh Comm Clearii Other	(Check n Care Bu e Asset Re U.S.C. § 2 ad broker nodity Bro ng Bank	eal Estate as 101 (51B)	s defined	☐ Chapt☐	the I ter 7 ter 9 ter 11 ter 12	Petition is F	ptcy Code Under Which iled (Check one box)  hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding  e of Debts k one box)  Debts are primarily
	Debtor under Code (	r is a tax- Title 26 o	exempt org of the Unite	anization d States	defined "incurr	d in 11 U.S.C. § red by an indivional, family, or	3 101(8) as dual primarily	business debts.
Filing Fee (Check of Full Filing Fee attached  Full Filing Fee attached  Filing Fee to be paid in installments (application for the court's coris unable to pay fee except in installments.  Filing Fee waiver requested (applicable to attach signed application for the court's cori	cable to indivisideration ce Rule 1006(b) chapter 7 indi	ertifying to ). See Officividuals of	hat the debt cial Form 3A only). Must	Check	Debtor is if: Debtor's ato insiders all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) able boxes: being filed w ces of the plan	ncontingent I are less that ith this petiti n were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available  ☐ Debtor estimates that, after any exempt prothere will be no funds available for distribution.	perty is exclu	uded and	administrat		es paid,		THIS	S SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	□ [ 1,000-	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets	\$1,000,001 \$ to \$10 t	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 S to \$10 t	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

Case 08-72496 Doc 1 Filed 08/05/08 Entered 08/05/08 09:00:29 Desc Main Document Page 2 of 55 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Shaw, Raymond Jr. Gulley-Shaw, Rhonda L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: This district (husband only) 06 B 72072 11/07/06 Location Case Number: Date Filed: Where Filed: See Attachment Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ <code>JEFFRY A. DAHLBERG</code> July 31, 2008 Signature of Attorney for Debtor(s) (Date) JEFFRY A. DAHLBERG Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)

(Cheek an applicable cones)
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

(Address of landlord)

B1 (Official Form 1)(1/08) Document Page 3 of 55

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Raymond Shaw, Jr.

Signature of Debtor Raymond Shaw, Jr.

X /s/ Rhonda L Gulley-Shaw

Signature of Joint Debtor Rhonda L Gulley-Shaw

Telephone Number (If not represented by attorney)

July 31, 2008

Date

#### Signature of Attorney\*

#### X /s/ JEFFRY A. DAHLBERG

Signature of Attorney for Debtor(s)

#### JEFFRY A. DAHLBERG

Printed Name of Attorney for Debtor(s)

Balsley & Dahlberg, LLP

Firm Name

5130 North Second Street Loves Park, IL 61111

Address

Email: www.balsleylawoffice.com

(815) 877-2593 Fax: (815) 877-7965

Telephone Number

July 31, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Shaw, Raymond Jr. Gulley-Shaw, Rhonda L

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

Debtors

## FORM 1. VOLUNTARY PETITION Prior Bankruptcy Cases Filed Attachment

Location Where Filed	<u>Case Number</u>	Date Filed	
This district (husband only)	03 B 73660	10/30/03	
This district (husband only)	02 B 71165	03/13/02	

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Shaw, Jr. Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	Chapter	7
			•	· · · · · · · · · · · · · · · · · · ·

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

 $\square$  5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Raymond Shaw, Jr.	
	Raymond Shaw, Jr.	
Date: _July 31, 2008		

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Shaw, Jr. Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	Chapter	7
			•	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor:	/s/ Rhonda L Gulley-Shaw	
_	Rhonda L Gulley-Shaw	•
Date: July 31, 2008		

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Shaw, Jr.,		Case No.	
	Rhonda L Gulley-Shaw			
-		Debtors	Chapter	7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,335.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		6,223.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		37,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		122,435.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,143.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,383.00
Total Number of Sheets of ALL Schedu	iles	26			
	To	otal Assets	7,335.00		
			Total Liabilities	166,158.57	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Shaw, Jr.,		Case No.		
	Rhonda L Gulley-Shaw				
-		Debtors	Chapter	7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	37,500.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	1,906.47
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	39,406.47

#### State the following:

Average Income (from Schedule I, Line 16)	2,143.00
Average Expenses (from Schedule J, Line 18)	2,383.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,844.00

#### State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		5,723.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		37,500.00
4. Total from Schedule F		122,435.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		165,658.57

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B6A (Official Form 6A) (12/07)

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

Debtors

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial	Fire	st Northern Credit Union/ savings	J	25.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Fir	st Northern Credit Union/ checking	J	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Mis	sc. household goods and furnishings	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clo	othing and personal items	J	500.00
7.	Furs and jewelry.	We	edding rings	J	300.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	3,335.00
(Total of this page)	

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		est in Wagner Castings Company Pension- 5.00 monthly	Н	Unknown
13	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14	Interests in partnerships or joint ventures. Itemize.	X			
15	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16	Accounts receivable.	X			
17	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
			(To	otal of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Raymond Shaw, Jr.,
	Rhonda L Gulley-Shav

Case No.
----------

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2000	Chrysler 300M	J	500.00
	other vehicles and accessories.	2000	) Ford Escort	J	3,500.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

4,000.00

Total >

7,335.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda I. Gulley-Shaw	

Debtors

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry Wedding rings	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pension or P Interest in Wagner Castings Company Pension- \$165.00 monthly	rofit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Chrysler 300M	735 ILCS 5/12-1001(c)	500.00	500.00
2000 Ford Escort	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,100.00	3,500.00

Total: 7,300.00 7,300.00

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B6D (Official Form 6D) (12/07)

In re	Raymond Shaw, Jr.,
	Rhonda L Gulley-Shaw

Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_		_	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGER	UNLIQUIDAT	ローの中して	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0302207281			6-2000	٦т	T E D			
FIRST NATIONAL BANK OF DECATUR 130 North Water Street Decatur, IL 62523		-	purchase money 2000 Chrysler 300M		D			
			Value \$ 500.00				6,223.00	5,723.00
Account No.			Value \$  Value \$					
Account No.	╁	╁	value \$	+	_	Н		
Account NO.			Value \$					
continuation sheets attached			(Total of	Subt			6,223.00	5,723.00
			(Report on Summary of S		ota lule		6,223.00	5,723.00

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B6E (Official Form 6E) (12/07)

•			
In re	Raymond Shaw, Jr.,	Case No	
	Rhonda L Gulley-Shaw		
-		Debtors	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W." "J." or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the

"Disputed." (You may need to place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\$$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gullev-Shaw	

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) income taxes for 2000 Account No. ILLINOIS DEPARTMENT OF REVENUE 1,500.00 Bankruptcy, Bulk Sales & Probate 100 W. Randolph St. L Chicago, IL 60601-3195 1,500.00 0.00 Account No. C.B. ACCOUNTS, INC. 1101 Main Street Additional Notice for creditor Peoria, IL 61606 ILLINOIS DEPARTMENT OF REVENUE income taxes for 1994 (filed in 99) Account No. INTERNAL REVENUE SERVICE 24,000.00 P.O. Box 745 DPN 27-3 Chicago, IL 60690-0745 J 24,000.00 0.00 1995 (filed in 1999) Account No. INTERNAL REVENUE SERVICE 6,000.00 Centralized Insolvency Operation P.O. Box 21126 J Philadelphia, PA 19114 6,000.00 0.00 2000 (filed in 2001) Account No. INTERNAL REVENUE SERVICE 6,000.00 Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114 6,000.00 0.00 Subtotal 37,500.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 37,500.00 0.00 37,500.00

(Report on Summary of Schedules)

0.00

37,500.00

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B6F (Official Form 6F) (12/07)

In re	Raymond Shaw, Jr., Rhonda L Gulley-Shaw		Case No.	
		Debtors	,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Č	Н	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND	ONTINGEN	LIQUI	DISPUTED	AMOUNT OF CLAIM
Account No.			collections for misc. accounts	Ī	DATED		
ACCOUNT RECEIVABLE MANAGEMENT P.O. Box 637 Bellmawr, NJ 08099-0637		-			D		708.61
Account No.			collection for misc. accounts				
AFNI 404 Brock Drive P.O. Box 3517 Bloomington, IL 61702-3517		J					938.00
Account No.  ALLIANCE ONE, INC. 4850 E. Street Road, Ste. 300 Feasterville Trevose, PA 19053-5543		J	collection for: Credit One and other misc. accounts				
							1,039.71
Account No.  ALLIED INTERSTATE, INC. Collection Division P.O. Box 436 Minneapolis, MN 55440-0436	-	-	collections for misc. accounts				1,393.66
13 continuation sheets attached	<u> </u>		<u> </u>	Sub	tota	⊥ al	4,079.98

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	DISPUFED	AMOUNT OF CLAIM
Account No. 4106-3600-0734-6540			misc. charges	Т	T E D		
ASPIRE VISA CARD SERVICES P.O. Box 105555 Atlanta, GA 30348-5555		J			D		288.56
Account No.	┝		bank charges/overdrafts				
ASSOCIATED BANK 1305 Main Street Stevens Point, WI 54481-2830		J					200.00
Account No.			collections for: Applied Card and other misc.				
B-LINE LLC Mail Stop 550 2101 Fourth Avenue, Suite 1030 Seattle, WA 98121		J	accounts				760.04
Account No. TD577000			services				
BIO SCRIP ACCOUNT P.O. Box 90506 Chicago, IL 60696-0506		J					96.00
Account No.			collections for: Hurley State Bank and other misc.				
BLATT, HASENMILLER, LEIBSKER & MOOR 2 North LaSalle St., Ste 900 Chicago, IL 60602		-	accounts				1,949.06
Sheet no1 _ of _13 _ sheets attached to Schedule of		<u> </u>	<u> </u>	Subt	tota	1	•
Creditors Holding Unsecured Nonpriority Claims			(Total of the				3,293.66

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 12855			collection	Т	T E D		
BRASS HORN 108 East Prairie Street Decator, IL 62523		-					639.63
Account No.	╁	$\vdash$	collections for misc. accounts	+			
C.C.S. P.O. Box 9126 Newton, MA 02459		-					
Account No.			medical				24.51
CAMELOT RADIOLOGY P.O. Box 1685 Rockford, IL 61110		-	medical				678.00
Account No.			misc. charges				0.000
CARDMEMBER SERVICE/CHASE P.O. Box 15298 Wilmington, DE 19850-5298		J					1,237.50
Account No.	_	$\vdash$	collections for misc. accounts	+		$\vdash$	,
CBCS P.O. Box 69 Columbus, OH 43216		-					145.15
Sheet no. 2 of 13 sheets attached to Schedule of	1	<u> </u>	1	Sub	tota	<u>I</u> ւl	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,724.79

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	С	н	usband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	L C	DATE OF ANAWAS INCHIDED AND	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No.			collections for: Dr. Kavuri and other misc.	Т	T E D		
CCB CREDIT SERVICES P.O. Box 272 Springfield, IL 62705		_	accounts		D		464.10
Account No.		H	collection for: Ameritech and other misc. accounts				
COLLECTION COMPANY OF AMERICA 700 Longwater Drive, P.O. Box 329 Norwell, MA 02061		J					424.00
Account No.			services				434.00
COUNTRY LANE KENNELS 8000 East Riverside Blvd. Loves Park, IL 61111		J	obividos -				122.50
Account No.			collection for: Shop at Home and other misc.				
CPS SECURITY P.O. Box 23037 Corpus Christi, TX 78403		J	accounts				107.97
Account No.		$\vdash$	medical				.51.67
CUSTER CHIROPRACTIC CENTER 1390 N. Fairview Avenue Decatur, IL 62526		_					300.00
Sheet no. 3 of 13 sheets attached to Schedule of			S	ubt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of th				1,428.57

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

ODED TO DIG VANCE	С	Н	usband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCUIDED AND	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No.			collections for: HSBC and other misc. accounts	Т	ΙE		
eCAST SETTLEMENT P.O. Box 35480 Newark, NJ 07193-5480		J			D		520.05
Account No.	╅	+	2008 SC 1733	+		T	
ELITE RECOVERY SERVICES c/o Attorney Gary R. Underwood 515Olive Street, Ste. 800 Saint Louis, MO 63101		J					1,091.54
Account No.		T	collection for: Bloomington Radiology and other				
FINANCIAL RECOVERY SERVICES P.O. Box 385908 Minneapolis, MN 55438		J	misc. accounts				137.00
Account No. 0090902338699	+	+	loan				
FIRST NATIONAL BANK OF DECATUR 130 North Water Street Decatur, IL 62523		-					1,540.00
Account No. 4403-6311-3012-5823	╅	T	misc. charges				
FIRST NATIONAL CREDIT CARD P.O. Box 3038 Evansville, IN 47730-3038		-					406.70
Sheet no4 of _13 _ sheets attached to Schedule o	f		1	Sub	tota	ıl.	0.00=
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,695.29

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	l c	н	sband, Wife, Joint, or Community	<u> </u>	III	Р	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	DISPUTED	AMOUNT OF CLAIM
Account No.			misc. charges for the following accounts:	Ť	ΙE		
FIRST PREMIER BANK P.O. Box 5524 Sioux Falls, SD 57117-5524		-	#5433-6287-1235-9375 and #5178-0070-4400-4083		D		954.34
Account No.	╁		collection	+	-		
FNCC 20 NW First St. One Riverfront Place Evansville, IN		-					40.00
Account No. 6011767010745337	╁		merchandise		$\perp$		
GATEWAY CREDIT CARD PLAN P.O. Box 8181 Gray, TN 37615		-					1,949.06
Account No. 341448788	$\dagger$		collections for misc. accounts				·
GULF STATE CREDIT, LLC. 2100 Commerce Avenue, Blvd. 2100, Suite 100 Duluth, GA 30096		-					4,985.02
Account No.	t		services		L		
HEALTH FIRST 1007 W. Riverside Blvd. Rockford, IL 61103		J					1,557.00
					L	<u></u>	1,557.00
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			9,485.42

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	C	Ü	Ţ	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C N H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U			AMOUNT OF CLAIM
Account No. 63140155985			misc. charges	Т	T E D			
HOUSEHOLD BANK/QVC Dept. 7680 Carol Stream, IL 60116-7680		-			D			678.58
Account No. 090261508			cable services		Г	T	7	
INSIGHT COMMUNICATIONS Attn: Sandy Windell 4450 Kishwaukee Street Rockford, IL 61109		-						82.94
Account No.			collection for misc. accounts		T	T	7	
LTD FINANCIAL SERVICES L.P. 7322 Southwest Freeway, Suite 1600 Houston, TX 77074		J						2,600.00
Account No.	t	T	collection for First Premier Bank, Providian,		H	t	+	
LVNV FUNDING P.O. Box 10497 Greenville, SC 29603		J	Citibank and other misc. accounts					6,644.07
Account No.		T	phone services	T	T	T	7	
MCI Attention: APD 500 Technology Drive, Suite 820 Weldon Spring, MO 63304		J						74.00
Sheet no. 6 of 13 sheets attached to Schedule of				Sub	tota	al	7	10.070.50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge`	١	10,079.59

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

GD DD TOO NO. 14.14.15	С	Hu	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 900422081			loan	Т	E		
MIDLAND FINANCE CO. 7300 N. Western Avenue Chicago, IL 60645-1833		-			D		116.00
Account No.	┢		collection for: Swedish American MSO and other				
MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford,, IL 61110		-	misc. accounts				17,026.00
Account No. 341448788	H		loan				<u> </u>
NATIONAL CASH ADVANCE 4343 East State Street Rockford, IL 61104		-					1,245.00
Account No.	┢		collection for: Verizon Wireless and other misc.				<u> </u>
NATIONAL ENTERPRISE SYSTEMS 29125 Solon Road Solon, OH 44139		J	accounts				686.00
Account No.	$\vdash$		medical				
OSF ST. ANTHONY MEDICAL GROUP 5666 E. State Street Rockford, IL 61108-2472		-					6,598.00
Sheet no7 of _13 _ sheets attached to Schedule of	_		<u> </u>	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	25,671.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

CDEDITOR'S VALVE	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DAT	S P	AMOUNT OF CLAIM
Account No.			collection for misc. accounts	Т	T E D		
PARAGON WAY, INC. 2101 W. Ben White Blvd., #103 Austin, TX 78704		J					1,245.00
Account No.	_		collection for: QVC and other misc. accounts				.,
PENN CREDIT CORPORATION P.O. Box 988 Harrisburg, PA 17108-0988		J					1,085.89
Account No. 4317-3200-7110-4451			misc. charges				1,005.09
PLAINS COMMERCE BANK P.O. Box 89937 Sioux Falls, SD 57109		J					150.00
Account No.			misc. charges for the following accounts:				
PROVIDIAN MASTERCARD P.O. Box 9016 Pleasanton, CA 94566-9016		-	#5542-8503-0129-3066 and #4465-6813-0058-3876				4,387.14
Account No. 0000063140155985			merchandise		$\dagger$		
Q-CARD P.O. Box 17602 Baltimore, MD 21297-1602		-					798.70
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub			7,666.73

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	Ic	ш	sband, Wife, Joint, or Community	10	· 111	Ιn	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			D I S P UT E D	AMOUNT OF CLAIM
Account No.			medical	Т	E		
QUEST DIAGNOSTICS INCORPORATED Attn: Billing Correspondence Unit 1355 Mittel Blvd. Wood Dale, IL 60191		-					70.75
Account No.			collection for misc. accounts				
RESURGENCE FINANCIAL, LLC Legal Department 4100 Commercial Avenue Northbrook, IL 60062		J					402.00
Account No.	╁	-	collections for misc. accounts	+	+	╁	
RMA P.O. Box 4014 Reynoldsburg, OH 43068-9014		-					2,364.15
Account No.	1		medical		+	1	
ROCKFORD ASSOCIATED PATHOLOGISTS P.O. Box 4388 Rockford, IL 61110-0888		J					57.00
Account No.		$\vdash$	medical	+	+	T	
ROCKFORD CARDIOLOGY ASSOCIATES 5668 E. State Street, Suite B200 Rockford, IL 61108		-					3,322.00
Sheet no. 9 of 13 sheets attached to Schedule of		_	<u> </u>	Sul	otot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				6,215.90

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

ODEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DAT	I S P	AMOUNT OF CLAIN
Account No.			medical	Т	T E D		
ROCKFORD GASTROENTEROLOGY ASSOC. 401 Roxbury Road Rockford, IL 61107-5078		J			D		2,400.00
Account No.	t		collections for misc. accounts		t		
ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108		-					7,276.00
Account No.	┢		medical		+	+	·
ROCKFORD PATHOLOGY P.O. Box 4388 Rockford,, IL 61110-0888		-					340.44
Account No.	╁		collections for: CFSI and other misc. accounts				
ROUNDUP FUNDING MS 550 P.O. Box 91121 Seattle, WA 98111-9221		J					1,245.00
Account No. 809871111570	$\vdash$	$\vdash$	merchandise		$\vdash$		
SEVENTH AVENUE 1112 -7th Avenue Monroe, WI 53566-1364		J					500.00
Sheet no10_ of _13_ sheets attached to Schedule of	_			Sub	tota	al	44.70.44
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	11,761.44

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In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	٦	ш	sband, Wife, Joint, or Community		Ιυ	Ιn	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U	S P	AMOUNT OF CLAIM
Account No. 7931283	Γ		misc. charges	Т	T E D		
SHOPNBC 29125 Solon Road Solon, OH 44139-3442		J			D		879.96
Account No.	┢		collection for: Meaningful Beauty and other misc.	+	╀	╀	070.00
SKO BRENNER AMERICAN, INC. 40 Daniel Street P.O. Box 230 Farmingdale, NY 11735		J	accounts				98.80
Account No.	╂		overpayments		ł	╁	
SOCIAL SECURITY ADMINISTRATION 502 East Jefferson Rockford, IL 61107	-	J					7,937.00
Account No.	┢		medical	+	+	+	1,551.155
SWEDISH AMERICAN HOSPITAL 1401 Charles Street P.O. Box 4448 Rockford, IL 61110-0948		-					17,824.00
Account No.	T		medical	+	T		
SWEDISH AMERICAN MEDICAL GROUP 2550 Charles Street P.O. Box 1567 Rockford, IL 61110-0067		J					266.00
Sheet no. 11 of 13 sheets attached to Schedule of	_			Sub	tot	al	07.005.70
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	27,005.76

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	C	U		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L Q U	S P	AMOUNT OF CLAIM
Account No. 3030211081			loan	T	E D		
THE CASH STORE 1300 W. Walnut Hill Lane Suite 255 Irving, TX 75038		-					1,825.00
Account No.			student loan	+	T	T	
U.S. DEPARTMENT OF EDUCATION Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403		J					1,906.47
Account No.			medical			T	
UIC CLINICS P.O. Box 4689 Rockford, IL 61110-4689		J					772.00
Account No.			collections for Rockford Cardiology and other		+	1	
UNITED CREDIT SERVICE, INC. 15 North Lincoln Street P.O. Box 740 Elkhorn, WI 53121-0740		-	misc. accounts				2,760.00
Account No.			collection	+	t	T	
UNIVERSATA INC. P.O. Box 403747 Atlanta, GA 30384-3747		J					59.00
Sheet no. 12 of 13 sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tota	⊥ al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				7,322.47

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

	С	Ни	sband, Wife, Joint, or Community	T <sub>C</sub>	ш	D	
CREDITOR'S NAME,	ŏ	1	social, vine, com, or community	C O N T	U N	Ī	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTO	H W	DATE CLAIM WAS INCURRED AND	11	Z _ Q	P	
AND ACCOUNT NUMBER	Ĭ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Ņ	Ŭ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is separed to seron, so simil.	NGEN	D A T	Þ	
Account No.			phone service	1 <del>'</del>	TED		
				$\vdash$	D		
VERIZON							
Bankruptcy Administration		-					
404 Brock Drive							
Bloomington, IL 61701							455.07
Account No.	╁		phone service	$\vdash$			
VERIZON		J					
Bankruptcy Administration 404 Brock Drive		٦					
Bloomington, IL 61701							
Bloomington, 12 01701							937.90
Account No. 19417005732125	<u> </u>		services	+	_		
	1						
VERIZON WIRELESS							
Attn: Financial Services		-					
1515 Woodfield Road, Suite 1400							
Schaumburg, IL 60173							
							562.00
Account No.			services				
WALGREEN HEALTHCARE PLUS							
7357 Greenbriar Parkway		J					
Orlando, FL 32819		ľ					
							50.00
Account No.				T			
	1						
				Ļ	<u>L</u>	<u>L</u>	
Sheet no13_ of _13_ sheets attached to Schedule of				Subtotal  Fotal of this page)			2,004.97
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
					ota		122,435.57
			(Report on Summary of So	hed	iule	s)	122,430.57

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B6G (Official Form 6G) (12/07)

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-72496 Doc 1 Filed 08/05/08 Entered 08/05/08 09:00:29 Desc Main Document Page 34 of 55

B6H (Official Form 6H) (12/07)

In re	Raymond Shaw, Jr.,	Case No.
	Rhonda L Gulley-Shaw	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

	Raymond Shaw, Jr.			
In re	Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	·	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AND SI	POUSE		
Married	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Sales				
Name of Employer	NEXUS OFFICE SYSTEMS	NOT EMPLOY	ΈD		
How long employed	1 yr. 7 months				
Address of Employer	898 Featherstone Road Rockford, IL 61107				
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$	2,679.00	\$	0.00
2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	2,679.00	\$	0.00
4. LESS PAYROLL DEDUC	TIONS				
<ul> <li>a. Payroll taxes and soci</li> </ul>	al security	\$	455.00	\$	0.00
b. Insurance		\$	246.00	\$	0.00
c. Union dues		\$ _	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$ _	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	701.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,978.00	\$	0.00
7. Regular income from opera	tion of business or profession or farm (Attach detailed stateme	ent) \$ _	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's use or .	that of \$	0.00	\$	0.00
11. Social security or governm (Specify):		¢	0.00	\$	0.00
(Specify).		—	0.00	Ψ	0.00
12. Pension or retirement inco	oma	—	165.00	Ψ <u>—</u>	0.00
13. Other monthly income (Specify):	nic	\$ <u>_</u>	0.00	\$ \$	0.00
(bpeeny).		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	165.00	\$	0.00
	INCOME (Add amounts shown on lines 6 and 14)	\$_	2,143.00	\$	0.00
	MONTHLY INCOME: (Combine column totals from line 15)	,	\$	2,143.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Raymond Shaw, Jr.			
In re	Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	· · · · · · · · · · · · · · · · · · ·	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	795.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	160.00
b. Water and sewer	\$	0.00
c. Telephone	\$	190.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	120.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	¢	25.00
a. Homeowner's or renter's	\$	25.00 0.00
b. Life	ф 	0.00
c. Health d. Auto	\$ \$	93.00
e. Other	\$ \$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	0.00
a. Auto	\$	0.00
b. Other	ф •	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u>\$</u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,383.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	ф.	0.440.00
a. Average monthly income from Line 15 of Schedule I	\$	2,143.00
b. Average monthly expenses from Line 18 above	\$	2,383.00
c. Monthly net income (a. minus b.)	<b>y</b>	-240.00

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**B6 Declaration (Official Form 6 - Declaration).** (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Shaw, Jr. Rhonda L Gulley-Shaw		Case No.		
		Debtor(s)	Chapter	7	
	DECLARATION CO	ONCERNING DEBTOR	'S SCHEDULI	ES	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	July 31, 2008	Signature	/s/ Raymond Shaw, Jr. Raymond Shaw, Jr. Debtor
Date	July 31, 2008	Signature	/s/ Rhonda L Gulley-Shaw Rhonda L Gulley-Shaw Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

	Raymond Shaw, Jr.			
In re	Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$16,075.00 Husband-2008 \$41,882.00 2007 \$0.00 Wife-2008 \$0.00 2007 None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None Co

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF AMOUNT STILL
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c All debtors: List

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DERTOR DATE OF PAYMENT A

AMOUNT STILL

2

DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

Elite Recovery Services

Suit to collect debt

VS.

COURT OR AGENCY

AND LOCATION

Winnebago County Circuit

Court

Court

Gulley-Shaw 2008 SC 1733

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE BALSLEY & DAHLBERG, LLP 5130 N. 2nd St. Loves Park, IL 61111 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR July 31, 2008 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$550.00 Case 08-72496 Doc 1 Filed 08/05/08 Entered 08/05/08 09:00:29 Desc Main Document Page 41 of 55

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 4975 Christy Circle Rockford, IL

NAME USED same

DATES OF OCCUPANCY

5

2004 to 12-07

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**NAME ADDRESS** 

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 31, 2008	Signature	/s/ Raymond Shaw, Jr.
			Raymond Shaw, Jr.
			Debtor
Date	July 31, 2008	Signature	/s/ Rhonda L Gulley-Shaw
			Rhonda L Gulley-Shaw
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Raymond Shaw, Jr. Rhonda L Gulley-Shaw				Case No.		
			Debtor	(s)	Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBT	OR'S	STATEME	NT OF INT	ENTION	
<b>=</b> ]	I have filed a schedule of assets and liabi	lities which includes deb	ots secur	ed by property of	the estate.		
]	I have filed a schedule of executory contra	racts and unexpired lease	s which	includes persona	al property subje	ect to an unexpire	ed lease.
<b>=</b> ]	I intend to do the following with respect	to property of the estate	which s	ecures those debt	s or is subject to	a lease:	
Descrip	tion of Secured Property	Creditor's Name		Property will be	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
	Chrysler 300M	FIRST NATIONAL E OF DECATUR	3ANK		·	X	
Descrip Property	tion of Leased	Lessor's Name		Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
-NON	<u>=</u> -						
Date .	July 31, 2008	Signature	_	lymond Shaw, J lond Shaw, Jr. or	dr.		
Date .	July 31, 2008	Signature	Rhon	onda L Gulley-S da L Gulley-Sha Debtor			

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United States Bankruptcy Court
Northern District of Illinois

	Raymond Shaw, Jr.			
In re	Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	Chapter	7

	Debtor(s) Chapter /	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)	
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for service be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	
	Balance Due\$\$	
2.	2. \$ 299.00 of the filing fee has been paid.	
3.	3. The source of the compensation paid to me was:	
	■ Debtor □ Other (specify):	
4.	4. The source of compensation to be paid to me is:	
	■ Debtor □ Other (specify):	
5.	5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associate	of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of more copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.	y law firm. A
6.	6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A of liens on household goods.	of reaffirmation
7.	<ol> <li>By agreement with the debtor(s), the above-disclosed fee does not include the following service:         Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay action other adversary proceeding.</li> </ol>	ons or any
	CERTIFICATION	
thi	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of th this bankruptcy proceeding.	e debtor(s) in
Da	Dated: July 31, 2008 /s/ JEFFRY A. DAHLBERG	
	JEFFRY A. DAHLBERG	
	Balsley & Dahlberg, LLP 5130 North Second Street	
	Loves Park, IL 61111	
	(815) 877-2593 Fax: (815) 877-7965	
	www.balsleylawoffice.com	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

JEFFRY A. DAHLBERG	X /s/ JEFFRY A. DAHLBERG	July 31, 2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
5130 North Second Street					
Loves Park, IL 61111					
(815) 877-2593					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Raymond Shaw, Jr.					
Rhonda L Gulley-Shaw	X /s/ Raymond Shaw, Jr.	July 31, 2008			
Printed Name of Debtor	Signature of Debtor	Date			
Case No. (if known)	X /s/ Rhonda L Gulley-Shaw	July 31, 2008			
	Signature of Joint Debtor (if any)	Date			

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### **United States Bankruptcy Court** Northern District of Illinois

	Raymond Shaw, Jr.			
In re	Rhonda L Gulley-Shaw		Case No.	
		Debtor(s)	Chapter	7
	VE	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors: _	72
	(our) knowledge.			
Date:	July 31, 2008	/s/ Raymond Shaw, Jr.		
		Raymond Shaw, Jr.		
		Signature of Debtor		
Date:	July 31, 2008	/s/ Rhonda L Gulley-Shaw		
		Rhonda L Gulley-Shaw		
		Signature of Debtor		

ACCOUNT RECEIVABLE MANAGEMENT P.O. Box 637 Bellmawr, NJ 08099-0637

AFNI 404 Brock Drive P.O. Box 3517 Bloomington, IL 61702-3517

ALLIANCE ONE, INC. 4850 E. Street Road, Ste. 300 Feasterville Trevose, PA 19053-5543

ALLIED INTERSTATE, INC. Collection Division P.O. Box 436 Minneapolis, MN 55440-0436

ASPIRE VISA CARD SERVICES P.O. Box 105555 Atlanta, GA 30348-5555

ASSOCIATED BANK 1305 Main Street Stevens Point, WI 54481-2830

B-LINE LLC Mail Stop 550 2101 Fourth Avenue, Suite 1030 Seattle, WA 98121

BIO SCRIP ACCOUNT P.O. Box 90506 Chicago, IL 60696-0506

BLATT, HASENMILLER, LEIBSKER & MOOR 2 North LaSalle St., Ste 900 Chicago, IL 60602

BRASS HORN 108 East Prairie Street Decator, IL 62523 C.B. ACCOUNTS, INC. 1101 Main Street Peoria, IL 61606

C.C.S. P.O. Box 9126 Newton, MA 02459

CAMELOT RADIOLOGY P.O. Box 1685 Rockford, IL 61110

CARDMEMBER SERVICE/CHASE P.O. Box 15298 Wilmington, DE 19850-5298

CBCS P.O. Box 69 Columbus, OH 43216

CCB CREDIT SERVICES P.O. Box 272 Springfield, IL 62705

COLLECTION COMPANY OF AMERICA 700 Longwater Drive, P.O. Box 329 Norwell, MA 02061

COUNTRY LANE KENNELS 8000 East Riverside Blvd. Loves Park, IL 61111

CPS SECURITY
P.O. Box 23037
Corpus Christi, TX 78403

CUSTER CHIROPRACTIC CENTER 1390 N. Fairview Avenue Decatur, IL 62526

eCAST SETTLEMENT
P.O. Box 35480
Newark, NJ 07193-5480

ELITE RECOVERY SERVICES c/o Attorney Gary R. Underwood 5150live Street, Ste. 800 Saint Louis, MO 63101

FINANCIAL RECOVERY SERVICES P.O. Box 385908 Minneapolis, MN 55438

FIRST NATIONAL BANK OF DECATUR 130 North Water Street Decatur, IL 62523

FIRST NATIONAL BANK OF DECATUR C/O Mr. Thom Moss Bickes, Wilson & Moss 101 S. Main Street, Ste. 600 Decatur, IL 62525

FIRST NATIONAL CREDIT CARD P.O. Box 3038 Evansville, IN 47730-3038

FIRST PREMIER BANK P.O. Box 5524 Sioux Falls, SD 57117-5524

FNCC 20 NW First St. One Riverfront Place Evansville, IN

GATEWAY CREDIT CARD PLAN P.O. Box 8181 Gray, TN 37615

GULF STATE CREDIT, LLC. 2100 Commerce Avenue, Blvd. 2100, Suite 100 Duluth, GA 30096

HEALTH FIRST 1007 W. Riverside Blvd. Rockford, IL 61103 HOUSEHOLD BANK/QVC Dept. 7680 Carol Stream, IL 60116-7680

ILLINOIS DEPARTMENT OF REVENUE Bankruptcy, Bulk Sales & Probate 100 W. Randolph St. L Chicago, IL 60601-3195

INSIGHT COMMUNICATIONS Attn: Sandy Windell 4450 Kishwaukee Street Rockford, IL 61109

INTERNAL REVENUE SERVICE P.O. Box 745 DPN 27-3 Chicago, IL 60690-0745

INTERNAL REVENUE SERVICE Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114

LTD FINANCIAL SERVICES L.P. 7322 Southwest Freeway, Suite 1600 Houston, TX 77074

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MCI Attention: APD 500 Technology Drive, Suite 820 Weldon Spring, MO 63304

MIDLAND FINANCE CO. 7300 N. Western Avenue Chicago, IL 60645-1833

MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford,, IL 61110

NATIONAL CASH ADVANCE 4343 East State Street Rockford, IL 61104

NATIONAL ENTERPRISE SYSTEMS 29125 Solon Road Solon, OH 44139

OSF ST. ANTHONY MEDICAL GROUP 5666 E. State Street Rockford, IL 61108-2472

PARAGON WAY, INC. 2101 W. Ben White Blvd., #103 Austin, TX 78704

PENN CREDIT CORPORATION P.O. Box 988 Harrisburg, PA 17108-0988

PLAINS COMMERCE BANK P.O. Box 89937 Sioux Falls, SD 57109

PROVIDIAN MASTERCARD P.O. Box 9016 Pleasanton, CA 94566-9016

Q-CARD P.O. Box 17602 Baltimore, MD 21297-1602

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SEVENTH AVENUE 1112 -7th Avenue Monroe, WI 53566-1364

SHOPNBC 29125 Solon Road Solon, OH 44139-3442

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SOCIAL SECURITY ADMINISTRATION 502 East Jefferson Rockford, IL 61107

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SWEDISH AMERICAN MEDICAL GROUP 2550 Charles Street P.O. Box 1567 Rockford, IL 61110-0067

THE CASH STORE 1300 W. Walnut Hill Lane Suite 255 Irving, TX 75038

U.S. DEPARTMENT OF EDUCATION Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403

UIC CLINICS P.O. Box 4689 Rockford, IL 61110-4689

UNITED CREDIT SERVICE, INC. 15 North Lincoln Street P.O. Box 740 Elkhorn, WI 53121-0740

UNIVERSATA INC. P.O. Box 403747 Atlanta, GA 30384-3747

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